

**QUEENSBOROUGH COMPANY, THE**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1130904	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$875	\$852	-2.7%		
Loans	\$559	\$546	-2.4%		
Construction & development	\$36	\$36	-0.4%		
Closed-end 1-4 family residential	\$127	\$122	-3.6%		
Home equity	\$28	\$26	-5.6%		
Credit card	\$0	\$0			
Other consumer	\$11	\$8	-24.6%		
Commercial & Industrial	\$46	\$47	2.4%		
Commercial real estate	\$196	\$184	-6.0%		
Unused commitments	\$81	\$82	0.3%		
Securitization outstanding principal	\$5	\$5	-13.9%		
Mortgage-backed securities (GSE and private issue)	\$166	\$175	5.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$11	16.6%		
Cash & balances due	\$94	\$77	-18.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$23	\$32	39.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$23	\$32	40.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$796	\$768	-3.5%		
Deposits	\$744	\$749	0.6%		
Total other borrowings	\$47	\$15	-68.1%		
FHLB advances	\$42	\$15	-64.3%		
Equity					
Equity capital at quarter end	\$80	\$84	5.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	9.6%	--		
Tier 1 risk based capital ratio	13.3%	14.3%	--		
Total risk based capital ratio	14.6%	15.6%	--		
Return on equity <sup>1</sup>	3.2%	3.5%	--		
Return on assets <sup>1</sup>	0.3%	0.4%	--		
Net interest margin <sup>1</sup>	3.9%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.4%	45.3%	--		
Loss provision to net charge-offs (qtr)	101.5%	52.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	1.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	8.9%	8.0%	0.3%	0.4%	--
Closed-end 1-4 family residential	7.8%	4.6%	0.3%	0.6%	--
Home equity	1.4%	3.0%	0.1%	0.9%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.5%	0.8%	0.8%	2.2%	--
Commercial & Industrial	2.0%	4.3%	0.9%	1.2%	--
Commercial real estate	11.2%	8.8%	0.2%	0.0%	--
Total loans	8.1%	5.6%	0.3%	0.4%	--